



UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1

DENISE CARLON, ESQUIRE

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BANK OF AMERICA, N.A.

Order Filed on February 4, 2019

by Clerk

U.S. Bankruptcy Court

District of New Jersey

In Re:

Irene Barous,

Debtor.

Case No.: 18-23614 MBK

Adv. No.:

Hearing Date: 9/11/18 @ 10:00 a.m.

Judge: Michael B. Kaplan

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S
CHAPTER 13 PLAN**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED

DATED: February 4, 2019

A handwritten signature of Michael B. Kaplan, consisting of the name "Michael B. Kaplan" in cursive script, with a horizontal line underneath it.

Honorable Michael B. Kaplan
United States Bankruptcy Judge

Page 2

Debtor:

Irene Barous

Case No.:

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Caption:

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO
DEBTOR'S CHAPTER 13 PLAN**

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, BANK OF AMERICA, N.A., a Delaware Limited Liability Company, holder of a mortgage on real property located at 27 Blenheim Road, Manalapan, NJ, 07726, Denise Carlon appearing, by way of objection to the confirmation of Debtor's Chapter 13 Plan, and this Court having considered the representations of attorneys for Secured Creditor and Daniel E. Straffi, Esquire, attorney for Debtor, Irene Barous, and for good cause having been shown;

It **ORDERED, ADJUDGED and DECREED** that Debtor is to sell or refinance the subject property by July 1, 2019; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Debtor is to make regular post-petition payments in accordance with the terms of the note and mortgage and applicable payment change notices while the sale/refinance is pending; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that the Trustee is not to pay the arrears while the loan modification is pending; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor does not waive its rights to the pre-petition arrears or any post-petition arrears that may accrue; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that if the sale or refinance is not successful, Debtor shall modify the plan to otherwise address Secured Creditor's claim; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor's objection to confirmation is hereby resolved.